I/R Code 47.40

January and February 1981

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	113%	111%	103%	102%	108%	107%
Group	119%	109%	—	—	—	—
Industrial	47%	50%	—	—	—	—
CANADA						
Ordinary	107%	105%	98%	96%	102%	100%
Group	187%	154%	—	—	—	—

The industry totals are estimates based on monthly reports from 146 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such a premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,833	30,352	113
March	30,459		
April	31,618		
May	30,764		
June	31,217		
July	30,373		
August	29,348		
September	30,635		
October	34,215		
November	30,751		
December	39,837		
Year total	$371,113		
Year to date	$ 51,896	$ 57,820	111%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229		
April	1,201		
May	1,168		
June	1,190		
July	1,142		
August	1,133		
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	2,094	2,129	102%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 591,604	$1,126,191	123%	119%
Alaska	62,765	109,760	143	119
Arizona	380,828	756,675	113	114
Arkansas	241,816	446,380	111	108
California	3,276,557	6,388,873	113	110
Colorado	527,553	1,029,153	118	119
Connecticut	474,821	895,397	111	111
Delaware	88,765	152,738	127	116
D.C.	84,825	166,265	98	91
Florida	1,427,420	2,696,985	121	118
Georgia	859,048	1,618,495	111	107
Hawaii	155,174	299,582	108	103
Idaho	134,793	283,424	117	125
Illinois	1,574,869	2,959,787	109	104
Indiana	675,466	1,310,711	109	110
Iowa	431,100	829,322	111	110
Kansas	347,778	686,831	117	114
Kentucky	397,660	746,836	116	113
Louisiana	698,584	1,284,018	119	118
Maine	103,519	189,234	99	97
Maryland	591,789	1,085,744	120	116
Massachusetts	656,742	1,258,844	116	105
Michigan	809,561	1,617,997	97	102
Minnesota	570,059	1,049,355	116	109
Mississippi	295,513	578,903	117	123
Missouri	604,803	1,153,129	114	113
Montana	$ 103,933	$ 197,912	110%	101%
Nebraska	279,491	529,119	108	108
Nevada	97,777	187,176	108	112
New Hampshire	107,376	206,277	106	104
New Jersey	1,019,360	1,917,259	109	108
New Mexico	157,785	314,242	104	104
New York	1,974,391	3,861,206	113	115
North Carolina	753,304	1,462,329	111	110
North Dakota	112,246	216,817	108	109
Ohio	1,346,026	2,528,318	104	103
Oklahoma	584,697	1,033,754	143	132
Oregon	313,622	581,412	118	118
Pennsylvania	1,275,693	2,392,919	102	104
Rhode Island	137,033	246,611	113	105
South Carolina	414,893	783,476	113	114
South Dakota	129,697	234,734	117	114
Tennessee	602,275	1,115,323	110	105
Texas	2,538,093	4,822,506	122	121
Utah	285,054	526,415	136	123
Vermont	48,288	95,812	93	96
Virginia	738,283	1,401,970	117	113
Washington	522,000	1,008,028	116	119
West Virginia	158,347	305,653	106	108
Wisconsin	512,730	992,026	103	102
Wyoming	75,742	137,884	107	107
U.S. TOTAL	$30,351,548	$57,819,757	113%	111%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320		
April	10,099		
May	9,602		
June	14,932		
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 23,828	$ 26,058	109%

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354		
April	346		
May	291		
June	276		
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$ 617	$ 311	50%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965		20,381,905		748,439		13.00		27,233		354								March
April	262,296		21,156,140		734,798		12.40		28,792		357								April
May	254,766		20,558,531		720,122		12.39		28,549		354								May
June	266,197		20,847,993		732,662		12.77		28,455		363								June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$ 460,430	$ 494,881	$ 34,855,942	$ 38,919,888	1,287,101	1,307,066	$13.21	$12.72	$27,081	$29,777	$358	$379	107%	112%	102%	96%	110%	106%	Year to date
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359		16,486,788		459,341		12.82		35,892		460								March
April	211,324		17,189,739		462,647		12.29		37,155		457								April
May	203,326		16,632,706		436,031		12.22		38,146		466								May
June	214,398		17,096,310		448,478		12.54		38,121		478								June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410	$	$203,378,411	$	5,263,143		$12.51		$38,642		$483								Year total
Year to date	$ 373,452	$ 396,083	$ 28,482,299	$ 32,238,925	807,304	770,983	$13.11	$12.29	$35,281	$41,815	$463	$514	106%	113%	96%	94%	119%	111%	Year to date
Group 1 — Month	$ 119,093	$ 125,406	$ 8,998,109	$ 9,966,881	267,732	258,527	$13.24	$12.58	$33,609	$38,553	$445	$485	105%	111%	97%	95%	115%	109%	Group 1 — Month
Year to date	$ 239,749	$ 252,149	$ 17,622,201	$ 19,465,268	515,081	490,002	$13.60	$12.95	$34,212	$39,725	$465	$515	105%	110%	95%	95%	116%	111%	Year to date
Group 2 — Month	$ 34,871	$ 36,402	$ 2,649,437	$ 2,961,783	67,763	64,069	$13.16	$12.29	$39,099	$46,228	$515	$568	104%	112%	95%	93%	118%	110%	Group 2 — Month
Year to date	$ 69,393	$ 73,861	$ 5,202,825	$ 5,750,758	130,594	121,807	$13.34	$12.84	$39,840	$47,212	$531	$606	106%	111%	93%	96%	119%	114%	Year to date
Group 3 — Month	$ 17,155	$ 20,253	$ 1,480,675	$ 2,050,124	42,478	42,784	$11.59	$ 9.88	$34,857	$47,918	$404	$473	118%	138%	101%	85%	137%	117%	Group 3 — Month
Year to date	$ 35,595	$ 38,369	$ 3,017,543	$ 3,792,969	86,009	80,935	$11.80	$10.12	$35,084	$46,864	$414	$474	108%	126%	94%	86%	134%	114%	Year to date
Group 4 — Month	$ 9,462	$ 10,338	$ 877,337	$ 1,054,579	22,238	22,942	$10.78	$ 9.80	$39,452	$45,967	$425	$451	109%	120%	103%	91%	117%	106%	Group 4 — Month
Year to date	$ 18,726	$ 20,884	$ 1,707,328	$ 2,007,765	44,919	43,280	$10.97	$10.40	$38,009	$46,390	$417	$483	112%	118%	96%	95%	122%	116%	Year to date
Group 5 — Month	$ 3,350	$ 3,431	$ 301,724	$ 353,781	10,971	11,364	$11.10	$ 9.70	$27,502	$31,132	$305	$302	102%	117%	104%	87%	113%	99%	Group 5 — Month
Year to date	$ 6,313	$ 6,478	$ 559,971	$ 679,024	19,589	20,578	$11.27	$ 9.54	$28,586	$32,998	$322	$315	103%	121%	105%	85%	115%	98%	Year to date
Group 6 — Month	$ 1,992	$ 2,369	$ 194,646	$ 302,519	6,075	7,418	$10.23	$ 7.83	$32,040	$40,782	$328	$319	119%	155%	122%	77%	127%	97%	Group 6 — Month
Year to date	$ 3,676	$ 4,342	$ 372,431	$ 543,141	11,112	14,381	$ 9.87	$ 7.99	$33,516	$37,768	$331	$302	118%	146%	129%	81%	113%	91%	Year to date
22 Combination Companies or Departments (excluding weekly premium ordinary)																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,659	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030		3,837,362		270,780		13.56		14,172		192								March
April	49,750		3,923,094		257,838		12.68		15,215		193								April
May	49,455		3,858,799		261,693		12.82		14,746		189								May
June	49,493		3,677,508		258,389		13.46		14,232		192								June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259 319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								Year total
Year to date	$ 84,647	$ 91,618	$ 6,282,343	$ 6,527,167	452,285	468,847	$13.47	$14.04	$13,890	$13,922	$187	$195	108%	104%	104%	104%	100%	104%	Year to date
WPO — Month	$ 1,303	$ 3,468	$ 52,972	$ 75,949	15,192	34,304	$24.60	$45.66	$ 3,487	$ 2,214	$ 86	$101	266%	143%	226%	186%	63%	117%	**WPO** — Month
Year to date	$ 2,331	$ 7,180	$ 91,300	$ 153,796	27,512	67,236	$25.53	$46.69	$ 3,319	$ 2,287	$ 85	$107	308%	168%	244%	183%	69%	126%	Year to date

CANADA

Industry Sales

ORDINARY

Face Amount (in thousands)

	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%
February	2,819,554	3,030,374	107
March	3,145,401		
April	3,115,136		
May	3,061,616		
June	3,239,525		
July	2,996,466		
August	2,631,786		
September	2,885,429		
October	3,547,925		
November	3,649,922		
December	3,729,927		
Year total	$37,259,160		
Year to date	$ 5,256,027	$ 5,497,850	105%

Number of Policies

	1980	1981	1981/1980
January	68,160	63,671	93%
February	86,975	85,076	98
March	90,804		
April	92,069		
May	89,813		
June	94,302		
July	87,109		
August	72,363		
September	83,755		
October	104,301		
November	102,154		
December	90,501		
Year total	1,062,306		
Year to date	155,135	148,747	96%

Face Amount by Province (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alberta	$ 395,499	$ 707,058	117%	113%
British Columbia	317,873	606,983	108	103
Manitoba	96,752	185,997	90	90
New Brunswick	58,924	98,590	100	91
Newfoundland	33,743	60,804	127	129
Nova Scotia	67,253	116,122	99	97
Ontario	991,465	1,753,843	107	101
Prince Edward Is.	9,304	17,724	105	105
Quebec	985,064	1,805,884	109	110
Saskatchewan	74,497	144,845	87	88
Canada total	$3,030,374	$ 5,497,850	107%	105%

GROUP

Face Amount (in thousands)

	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081		
April	1,603,988		
May	904,290		
June	2,318,719		
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 2,560,114	$ 3,946,358	154%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands) 1980	1981	FACE AMOUNT (in thousands) 1980	1981	NUMBER OF POLICIES 1980	1981	PREMIUM PER $1,000 1980	1981	AVERAGE SIZE POLICY 1980	1981	PREMIUM PER POLICY 1980	1981	1981/1980 Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860		2,359,698		66,448		9.69		35,512		344								March
April	21,440		2,308,760		66,551		9.29		34,692		322								April
May	21,109		2,266,562		65,046		9.31		34,846		325								May
June	23,300		2,451,470		69,449		9.50		35,299		335								June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								Year total
Year to date	$ 37,712	$ 37,701	$ 3,924,016	$ 4,077,311	114,100	107,257	$ 9.61	$ 9.25	$34,391	$38,014	$331	$352	100%	104%	94%	96%	111%	106%	Year to date
Group 1—Month	$ 15,495	$ 15,820	$ 1,576,042	$ 1,606,362	48,846	47,791	$ 9.83	$ 9.85	$32,266	$33,612	$317	$331	102%	102%	98%	100%	104%	104%	Group 1—Month
Year to date	$ 28,238	$ 28,291	$ 2,914,675	$ 2,895,958	86,175	81,281	$ 9.69	$ 9.77	$33,823	$35,629	$328	$348	100%	99%	94%	101%	105%	106%	Year to date
Group 2—Month	$ 3,671	$ 3,722	$ 396,611	$ 474,386	10,796	10,247	$ 9.26	$ 7.85	$36,737	$46,295	$340	$363	101%	120%	95%	85%	126%	107%	Group 2—Month
Year to date	$ 7,067	$ 6,947	$ 750,391	$ 840,186	20,054	18,285	$ 9.42	$ 8.27	$37,419	$45,949	$352	$380	98%	112%	91%	88%	123%	108%	Year to date
Group 3—Month	$ 1,320	$ 1,361	$ 136,248	$ 192,665	4,412	4,170	$ 9.69	$ 7.06	$30,881	$46,203	$299	$326	103%	141%	95%	73%	150%	109%	Group 3—Month
Year to date	$ 2,407	$ 2,463	$ 258,950	$ 341,167	7,871	7,691	$ 9.30	$ 7.22	$32,899	$44,359	$306	$320	102%	132%	98%	78%	135%	105%	Year to date

Life Insurance Marketing and Research Association Inc., P.O. Box 208, Hartford, Connecticut 06141

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Supplement to January 1981 Survey

The enclosed publication combines LIMRA's two monthly sales surveys: *Ordinary Life Insurance Sales* (the green survey), reporting the ordinary life insurance premiums, volume, and policies of a large group of contributors, and the *Monthly Survey of Life Insurance Sales in the United States and Canada* (the white survey), reporting monthly estimates of the volumes of industry sales of ordinary, group, and industrial life insurance and of the number of ordinary policies sold by the industry.

The total industry sales results are extremely accurate estimates based on a sample of LIMRA members that are representative of actual industry experience. As a means of corroborating the estimates and also to provide a basis for accurately estimating future sales, actual yearly sales figures are compiled for all the companies in the entire industry as soon as they can be obtained. This supplement, containing the total 1979 sales of all companies in the industry, is published to provide an accurate historical record of actual results for research or other analytical purposes.

LIFE INSURANCE MARKETING AND RESEARCH ASSOCIATION, INC.
P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

1979 FINAL INDUSTRY SALES

UNITED STATES

ORDINARY
INCLUDING MASS-MARKETED ORDINARY

	(IN THOUSANDS)		(IN MILLIONS)	
	Volume	**Number of Policies**	**Group**	**Industrial**
January	$ 22,235,415	1,020	$ 9,254	$ 428
February	22,930,946	1,166	9,878	410
March	27,710,208	1,315	10,854	541
April	26,994,568	1,219	7,293	519
May	28,807,835	1,256	9,253	508
June	28,174,302	1,203	13,542	468
July	26,739,614	1,147	9,399	414
August	28,332,935	1,190	13,382	481
September	25,173,388	1,066	13,350	387
October	30,458,439	1,344	19,478	434
November	28,532,464	1,136	14,688	363
December	33,482,599	1,197	27,535	382
Total	$329,570,773	14,259	$157,906	$5,335

CANADA

ORDINARY
INCLUDES INDUSTRIAL PRODUCTION

	(IN THOUSANDS)		(IN THOUSANDS)
	Volume	**Number of Policies**	**Group**
January	$ 2,119,599	66,903	$ 1,565,969
February	2,332,784	79,973	1,427,550
March	2,658,630	86,241	1,846,388
April	2,418,939	78,795	1,067,856
May	2,818,470	91,523	1,396,572
June	2,883,900	90,480	1,608,186
July	2,687,421	82,745	2,000,393
August	2,502,180	75,704	1,963,719
September	2,480,842	79,271	1,362,888
October	3,232,623	104,565	1,412,626
November	3,248,200	99,255	1,567,528
December	3,022,596	82,195	3,966,430
Total	$32,406,184	1,017,650	$21,186,105

FINAL 1979 UNITED STATES ORDINARY SALES

(IN THOUSANDS)
INCLUDING MASS-MARKETED ORDINARY SALES

	January	February	March	April	May	June	July	August	September	October	November	December	Year Total
Alabama	$ 427,018	$ 436,414	$ 511,393	$ 516,914	$ 541,204	$ 533,497	$ 509,225	$ 526,458	$ 456,809	$ 528,698	$ 487,279	$ 506,551	$ 5,981,460
Alaska	43,578	44,700	53,382	49,346	57,691	52,373	54,168	56,420	45,282	61,198	51,328	58,165	627,631
Arizona	282,239	298,463	368,322	321,947	384,960	382,372	351,240	386,682	326,398	384,044	362,030	445,671	4,294,368
Arkansas	165,538	178,400	211,854	200,865	218,216	218,193	205,167	226,983	199,114	261,182	259,924	251,467	2,596,903
California	2,438,038	2,506,406	3,016,457	2,912,204	3,315,495	3,297,677	3,024,295	3,337,182	2,816,334	3,453,354	3,351,246	4,104,116	37,572,804
Colorado	373,078	391,155	471,466	464,490	490,328	509,168	509,265	504,784	432,127	502,761	485,080	674,923	5,808,625
Connecticut	329,503	330,851	402,563	394,667	418,129	395,739	381,472	419,068	369,132	418,029	410,671	496,739	4,766,563
Delaware	50,431	54,521	71,032	64,495	72,693	69,695	71,552	69,988	65,410	79,102	77,583	86,730	833,232
D. of C.	64,696	54,459	85,003	86,391	92,593	90,071	92,879	96,428	73,455	90,263	98,222	118,871	1,043,331
Florida	995,148	999,516	1,233,321	1,224,090	1,245,396	1,224,718	1,232,192	1,262,523	1,133,948	1,365,639	1,228,350	1,522,537	14,667,378
Georgia	626,071	675,316	782,143	760,394	844,038	763,410	773,546	823,637	769,544	895,332	831,553	951,598	9,496,582
Hawaii	123,569	130,270	147,974	128,985	153,014	138,935	154,139	157,599	143,355	158,014	165,013	173,627	1,774,494
Idaho	100,431	89,180	124,593	116,307	131,782	121,611	127,508	120,760	92,455	120,143	115,100	140,923	1,400,793
Illinois	1,102,297	1,156,610	1,452,685	1,514,824	1,602,930	1,519,619	1,445,284	1,560,519	1,391,989	1,677,117	1,565,298	1,866,845	17,856,217
Indiana	550,278	590,940	650,633	663,677	692,749	653,214	597,161	671,686	606,281	751,353	681,012	804,916	7,913,900
Iowa	342,287	344,031	372,332	398,370	435,071	398,395	396,898	424,867	370,656	426,482	377,433	423,773	4,710,585
Kansas	260,939	272,947	333,648	331,589	351,846	338,071	344,973	337,216	348,006	383,999	345,017	394,980	4,043,231
Kentucky	296,161	305,484	371,091	357,196	376,690	351,382	350,408	364,343	331,020	419,193	380,831	382,734	4,286,533
Louisiana	463,218	496,068	600,193	581,416	612,539	622,108	573,532	594,427	573,164	639,387	607,484	708,739	7,072,275
Maine	73,709	84,599	104,257	92,199	100,542	92,528	82,912	95,537	91,183	101,504	97,279	109,278	1,125,527
Maryland	433,474	390,540	506,728	469,404	490,828	530,615	489,907	520,471	450,942	563,098	528,840	609,487	5,984,334
Massachusetts	523,927	517,005	636,620	560,069	624,809	568,560	555,376	596,359	588,272	689,080	682,157	818,093	7,360,327
Michigan	716,041	769,165	913,423	835,756	942,742	900,632	804,863	873,684	794,599	981,228	886,516	1,003,026	10,421,675
Minnesota	406,039	430,212	512,315	504,902	522,112	493,091	512,561	545,374	443,552	543,406	494,312	587,237	5,995,113
Mississippi	203,309	212,250	265,575	244,066	264,745	276,230	259,995	260,928	239,684	286,827	256,156	285,474	3,055,239
Missouri	455,780	474,983	578,419	570,019	577,511	558,337	534,243	595,630	530,791	625,966	605,121	677,284	6,784,084
Montana	72,689	75,968	92,192	91,546	113,048	108,527	86,907	84,879	77,974	100,018	93,883	121,020	1,118,651
Nebraska	205,952	213,511	246,500	272,354	258,249	246,788	230,263	243,397	222,965	270,972	243,469	283,634	2,938,054
Nevada	65,826	68,139	104,862	95,513	94,879	121,782	87,592	108,873	85,313	87,940	94,592	129,499	1,144,810
New Hampshire	86,997	87,908	110,123	109,065	114,371	115,519	108,545	110,595	107,115	124,355	123,143	137,711	1,335,447
New Jersey	695,173	738,355	943,942	901,974	950,050	906,071	901,008	924,236	823,977	991,266	947,365	1,185,674	10,909,091
New Mexico	134,066	136,102	155,844	153,863	152,835	168,570	129,742	146,174	131,786	175,305	162,806	201,097	1,848,190
New York	1,460,554	1,522,503	1,776,998	1,685,624	1,783,402	1,757,350	1,654,206	1,692,950	1,544,140	1,828,275	1,737,701	2,186,212	20,629,915
North Carolina	627,560	598,998	704,107	654,494	679,809	684,379	672,664	692,210	605,325	781,046	700,024	755,401	8,156,017
North Dakota	80,274	89,854	105,516	107,848	107,271	86,799	91,896	104,453	88,538	113,818	98,435	129,684	1,204,386
Ohio	1,052,568	1,173,503	1,358,912	1,310,910	1,347,146	1,294,747	1,212,862	1,304,882	1,163,913	1,386,809	1,320,683	1,493,204	15,420,139
Oklahoma	310,259	321,833	367,596	372,937	415,882	382,402	377,350	404,949	356,902	474,068	417,671	526,159	4,728,008
Oregon	255,492	237,599	273,901	279,646	304,240	308,385	274,582	280,834	253,549	298,789	299,374	352,349	3,418,740
Pennsylvania	995,293	1,043,492	1,276,254	1,272,993	1,276,275	1,289,019	1,257,264	1,251,039	1,101,419	1,338,363	1,300,778	1,390,584	14,792,773
Rhode Island	89,511	99,209	110,246	118,554	119,043	113,974	106,366	108,402	111,148	124,606	125,558	143,847	1,370,464
South Carolina	315,162	301,090	350,401	367,134	392,828	374,756	382,918	390,250	345,504	444,642	389,084	420,044	4,473,813
South Dakota	87,932	84,424	98,254	107,766	104,296	100,762	95,472	102,090	78,145	114,860	84,299	119,325	1,177,625
Tennessee	461,767	464,913	600,757	604,121	573,210	573,294	552,175	586,032	512,958	614,407	556,575	643,931	6,744,140
Texas	1,661,479	1,712,588	2,068,520	1,933,840	2,217,535	2,129,384	1,999,809	2,152,124	1,906,718	2,422,510	2,217,651	2,451,324	24,873,482
Utah	186,761	183,551	248,535	224,043	249,511	244,784	214,632	226,949	198,302	247,040	201,078	296,558	2,721,744
Vermont	43,374	37,781	50,925	47,720	51,192	52,891	54,106	46,235	45,750	54,961	54,439	53,747	593,121
Virginia	553,365	531,005	703,967	711,386	700,726	740,447	677,767	714,778	618,192	785,183	711,404	805,371	8,253,591
Washington	381,131	374,782	470,004	485,473	475,770	496,540	448,211	470,772	423,051	515,723	492,628	611,924	5,646,009
West Virginia	135,442	131,427	163,498	175,701	172,041	189,364	149,951	174,391	150,730	164,126	163,597	175,539	1,945,807
Wisconsin	382,143	415,470	487,692	477,918	525,957	513,801	481,992	522,227	467,662	520,492	507,074	589,191	5,891,619
Wyoming	47,848	52,456	63,100	67,563	67,616	73,726	56,583	59,661	68,810	70,466	58,318	75,786	761,933
U.S. Total	$22,235,415	$22,930,946	$27,710,268	$26,994,568	$28,807,835	$28,174,302	$26,739,614	$28,332,935	$25,173,388	$30,456,439	$28,532,464	$33,482,599	$329,570,773

FINAL 1979 CANADIAN ORDINARY SALES

(IN THOUSANDS)

INCLUDES INDUSTRIAL PRODUCTION

	January	February	March	April	May	June	July	August	September	October	November	December	Year Total
Alberta	$ 236,933	$ 242,576	$ 294,133	$ 275,311	$ 300,653	$ 329,429	$ 286,503	$ 283,046	$ 262,753	$ 357,685	$ 363,393	$ 340,885	$ 3,573,300
British Columbia	246,387	271,482	324,357	278,177	320,181	321,189	311,732	294,204	276,637	371,150	379,195	398,590	3,793,281
Manitoba	85,664	79,793	93,585	100,054	109,424	114,000	99,211	94,502	96,019	118,603	125,038	110,958	1,226,851
New Brunswick	42,432	49,189	51,860	49,213	57,211	57,893	53,847	56,898	55,828	71,244	67,252	65,511	678,378
Newfoundland	15,365	23,468	21,619	21,816	27,348	26,696	28,126	23,221	23,968	35,045	37,482	38,652	322,806
Nova Scotia	51,422	58,396	65,705	51,399	64,862	67,060	66,645	57,036	55,612	84,054	73,720	58,049	753,960
Ontario	744,907	795,703	903,383	820,922	969,723	1,001,742	941,070	846,009	824,764	1,068,574	1,080,168	984,765	10,981,730
Prince Edward Island	5,912	6,353	9,107	9,284	9,813	8,461	9,838	7,322	7,423	13,115	12,576	11,127	110,331
Quebec	616,753	730,037	809,519	735,274	861,200	860,195	803,021	768,531	802,292	1,008,981	1,003,284	928,362	9,927,449
Saskatchewan	71,527	72,311	82,755	75,845	95,902	90,731	82,346	68,462	72,698	99,923	102,760	83,462	998,722
Territories	2,297	3,476	2,607	1,644	2,153	6,504	5,082	2,949	2,848	4,249	3,332	2,235	39,376
Canada Total	$2,119,599	$2,332,784	$2,658,630	$2,418,939	$2,818,470	$2,883,900	$2,687,421	$2,502,180	$2,480,842	$3,232,623	$3,248,200	$3,022,596	$32,406,184

I/R Code 47.40
March 1981

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	120%	115%	112%	106%	114%	110%
Group	102%	106%	—	—	—	—
Industrial	62%	55%	—	—	—	—
CANADA						
Ordinary	109%	106%	107%	100%	103%	101%
Group	109%	134%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618		
May	30,764		
June	31,217		
July	30,373		
August	29,348		
September	30,635		
October	34,215		
November	30,753		
December	39,837		
Year total	$371,113		
Year to date	$ 82,355	$ 94,357	115%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201		
May	1,168		
June	1,190		
July	1,142		
August	1,133		
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	3,323	3,508	106%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 709,656	$1,835,847	123%	121%
Alaska	60,826	170,586	121	120
Arizona	459,933	1,216,608	121	117
Arkansas	289,014	735,394	111	109
California	4,074,795	10,463,668	126	116
Colorado	666,977	1,696,130	130	123
Connecticut	548,668	1,444,065	122	115
Delaware	99,878	252,616	89	104
D.C.	110,040	276,305	119	101
Florida	1,683,581	4,380,566	122	120
Georgia	1,064,955	2,683,450	113	110
Hawaii	183,184	482,766	101	102
Idaho	144,378	427,802	110	119
Illinois	1,856,550	4,816,287	111	107
Indiana	826,487	2,137,198	121	114
Iowa	518,816	1,348,138	117	113
Kansas	426,446	1,113,277	120	116
Kentucky	479,936	1,226,772	118	115
Louisiana	846,536	2,130,554	120	119
Maine	130,089	319,323	108	101
Maryland	664,801	1,750,545	118	117
Massachusetts	807,346	2,066,190	125	112
Michigan	996,486	2,614,483	113	106
Minnesota	658,179	1,707,534	124	114
Mississippi	347,481	926,384	120	122
Missouri	709,117	1,862,246	116	114
Montana	$ 109,909	$ 307,821	108%	103%
Nebraska	356,635	885,754	132	117
Nevada	118,616	305,792	86	100
New Hampshire	148,073	354,350	130	113
New Jersey	1,207,315	3,124,574	117	111
New Mexico	178,793	493,035	102	104
New York	2,398,168	6,259,374	123	118
North Carolina	946,356	2,408,685	120	114
North Dakota	134,757	351,574	110	109
Ohio	1,668,922	4,197,240	117	108
Oklahoma	579,558	1,613,312	127	130
Oregon	341,551	922,963	110	115
Pennsylvania	1,574,350	3,967,269	114	108
Rhode Island	176,006	422,617	132	115
South Carolina	506,782	1,290,258	113	114
South Dakota	135,319	370,053	127	118
Tennessee	735,961	1,851,284	122	111
Texas	3,008,697	7,831,203	129	124
Utah	352,697	879,112	136	128
Vermont	65,267	161,079	108	100
Virginia	921,176	2,323,146	128	119
Washington	629,945	1,637,973	119	119
West Virginia	190,605	496,258	109	108
Wisconsin	611,848	1,603,874	116	107
Wyoming	75,437	213,321	96	103
U.S. TOTAL	$36,536,898	$94,356,655	120%	115%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099		
May	9,602		
June	14,932		
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 39,148	$ 41,647	106%

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346		
May	291		
June	276		
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$ 971	$ 530	55%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296		21,156,140		734,798		12.40		28,792		357								April
May	254,766		20,558,531		720,122		12.39		28,549		354								May
June	266,197		20,847,993		732,662		12.77		28,455		363								June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,532		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$ 725,395	$ 796,922	$ 55,237,847	$ 63,519,754	2,035,540	2,151,649	$13.13	$12.55	$27,137	$29,521	$356	$370	110%	115%	106%	96%	109%	104%	Year to date
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359	232,184	16,486,788	19,858,804	459,341	478 791	12.82	11.69	35,892	41,477	460	485	110	120	104	91	116	105	March
April	211,324		17,189,739		462,647		12.29		37,155		457								April
May	203,326		16,632,706		436,031		12.22		38,146		466								May
June	214,398		17,096,310		448,478		12.54		38,121		478								June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410		$203,378,411		5,263,143		$12.51		$38,642		$483								Year total
Year to date	$ 584,811	$ 628,267	$ 44,969,087	$ 52,097,729	1,266,645	1,249,774	$13.00	$12.06	$35,503	$41,686	$462	$503	107%	116%	99%	93%	117%	109%	Year to date
Group 1—Month	$ 131,829	$ 142,405	$ 10,083,187	$ 11,705,130	292,663	298,039	$13.07	$12.17	$34,453	$39,274	$450	$478	108%	116%	102%	93%	114%	106%	Group 1—Month
Year to date	$ 371,578	$ 394,554	$ 27,705,388	$ 31,170,398	807,744	788,041	$13.41	$12.66	$34,300	$39,554	$460	$501	106%	113%	98%	94%	115%	109%	Year to date
Group 2—Month	$ 42,574	$ 45,457	$ 3,095,872	$ 3,667,944	76,208	78,890	$13.75	$12.39	$40,624	$46,494	$559	$576	107%	118%	104%	90%	114%	103%	Group 2—Month
Year to date	$ 111,967	$ 119,318	$ 8,298,697	$ 9,418,702	206,802	200,697	$13.49	$12.67	$40,129	$46,930	$541	$595	107%	113%	97%	94%	117%	110%	Year to date
Group 3—Month	$ 19,527	$ 24,471	$ 1,632,151	$ 2,495,595	45,903	55,662	$11.96	$ 9.81	$35,557	$44,835	$425	$440	125%	153%	121%	82%	126%	104%	Group 3—Month
Year to date	$ 55,122	$ 62,840	$ 4,649,694	$ 6,288,564	131,912	136,597	$11.85	$ 9.99	$35,248	$46,037	$418	$460	114%	135%	104%	84%	131%	110%	Year to date
Group 4—Month	$ 11,608	$ 13,038	$ 1,082,764	$ 1,212,831	25,249	25,054	$10.72	$10.75	$42,883	$48,409	$460	$520	112%	112%	99%	100%	113%	113%	Group 4—Month
Year to date	$ 30,334	$ 33,922	$ 2,790,092	$ 3,220,596	70,168	68,334	$10.87	$10.53	$39,763	$47,130	$432	$496	112%	115%	97%	97%	119%	115%	Year to date
Group 5—Month	$ 3,506	$ 4,307	$ 343,067	$ 471,560	12,155	13,586	$10.22	$ 9.13	$28,224	$34,709	$288	$317	123%	137%	112%	89%	123%	110%	Group 5—Month
Year to date	$ 9,819	$ 10,785	$ 903,038	$ 1,150,584	31,744	34,164	$10.87	$ 9.37	$28,448	$33,678	$309	$316	110%	127%	108%	86%	118%	102%	Year to date
Group 6—Month	$ 2,315	$ 2,506	$ 249,747	$ 305,744	7,163	7,560	$ 9.27	$ 8.20	$34,866	$40,442	$323	$331	108%	122%	106%	88%	116%	102%	Group 6—Month
Year to date	$ 5,991	$ 6,848	$ 622,178	$ 848,885	18,275	21,941	$ 9.63	$ 8.07	$34,045	$38,689	$328	$312	114%	136%	120%	84%	114%	95%	Year to date
22 Combination Companies or Departments																			
Excluding weekly premium ordinary																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,659	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030	65,916	3,837,362	4,646,101	270,780	324,763	13.56	14.19	14,172	14,306	192	203	127	121	120	105	101	106	March
April	49,750		3,923,094		257,838		12.68		15,215		193								April
May	49,455		3,858,799		261,693		12.82		14,746		189								May
June	49,493		3,677,508		258,389		13.46		14,232		192								June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259 319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								Year total
Year to date	$136,677	$157,534	$10,119,705	$11,173,268	723,065	793,610	$13.51	$14.10	$13,996	$14,079	$189	$199	115%	110%	110%	104%	101%	105%	Year to date
Weekly premium ordinary																			
Month	$ 1,576	$ 3,941	$ 57,755	$ 94,961	18,318	41,029	$27.29	$41.50	$ 3,153	$ 2,314	$ 86	$ 96	250%	164%	224%	152%	73%	112%	Month
Year to date	$ 3,907	$ 11,121	$ 149,055	$ 248,757	45,830	108,265	$26.21	$44.71	$ 3,252	$ 2,298	$ 85	$103	285%	167%	236%	171%	71%	121%	Year to date

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136			92,069		
May	3,061,616			89,813		
June	3,239,525			94,302		
July	2,996,466			87,109		
August	2,631,786			72,363		
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$ 8,401,428	$ 8,911,377	106%	245,939	245,701	100%

Face Amount by Province (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alberta	$ 407,679	$ 1,114,737	111%	112%
British Columbia	361,883	968,866	104	104
Manitoba	115,439	301,436	102	94
New Brunswick	66,895	165,485	96	93
Newfoundland	33,627	94,431	121	126
Nova Scotia	77,931	194,053	111	102
Ontario	1,111,580	2,865,423	106	103
Prince Edward Is.	13,044	30,768	98	102
Quebec	1,125,018	2,930,902	114	111
Saskatchewan	100,431	245,276	105	94
Canada total	$3,413,527	$ 8,911,377	109%	106%

GROUP

	Face Amount (in thousands)		
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988		
May	904,290		
June	2,318,719		
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 4,589,195	$ 6,157,082	134%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440		2,308,760		66,551		9.29		34,692		322								April
May	21,109		2,266,562		65,046		9.31		34,846		325								May
June	23,300		2,451,470		69,449		9.50		35,299		335								June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								Year total
Year to date	$ 60,572	$ 61,340	$ 6,283,714	$ 6,576,033	180,548	173,676	$ 9.64	$ 9.33	$34,804	$37,864	$335	$353	101%	105%	96%	97%	109%	105%	Year to date
Group 1—Month	$ 17,188	$ 17,521	$ 1,751,420	$ 1,747,139	50,454	49,605	$ 9.81	$10.03	$34,713	$35,221	$341	$353	102%	100%	98%	102%	101%	104%	Group 1—Month
Year to date	$ 45,426	$ 45,812	$ 4,666,095	$ 4,643,097	136,629	130,886	$ 9.74	$ 9.87	$34,152	$35,474	$332	$350	101%	100%	96%	101%	104%	105%	Year to date
Group 2—Month	$ 4,193	$ 4,571	$ 461,009	$ 522,799	11,293	11,792	$ 9.10	$ 8.74	$40,823	$44,335	$371	$388	109%	113%	104%	96%	109%	105%	Group 2—Month
Year to date	$ 11,260	$ 11,518	$ 1,211,400	$ 1,362,985	31,347	30,077	$ 9.30	$ 8.45	$38,645	$45,317	$359	$383	102%	113%	96%	91%	117%	107%	Year to date
Group 3—Month	$ 1,479	$ 1,547	$ 147,269	$ 228,784	4,701	5,022	$10.04	$ 6.76	$31,327	$45,556	$315	$308	105%	155%	107%	67%	145%	98%	Group 3—Month
Year to date	$ 3,886	$ 4,010	$ 406,219	$ 569,951	12,572	12,713	$ 9.57	$ 7.04	$32,311	$44,832	$309	$315	103%	140%	101%	74%	139%	102%	Year to date

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	117%	115%	105%	106%	114%	111%
Group	109%	107%	—	—	—	—
Industrial	55%	55%	—	—	—	—
CANADA						
Ordinary	109%	107%	98%	99%	108%	103%
Group	91%	123%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%	987	984	100%
February	26,838	30,352	113	1,107	1,145	103
March	30,459	36,537	120	1,229	1,379	112
April	31,618	37,055	117	1,201	1,267	105
May	30,764			1,168		
June	31,217			1,190		
July	30,373			1,142		
August	29,348			1,133		
September	30,635			1,176		
October	34,215			1,291		
November	30,751			1,126		
December	39,837			1,249		
Year total	$371,113			13,999		
Year to date	$113,973	$131,412	115%	4,524	4,775	106%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date		Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 669,917	$2,505,764	116%	119%	Montana	$ 129,183	$ 437,004	122%	108%
Alaska	67,867	238,453	95	111	Nebraska	334,423	1,220,177	119	117
Arizona	499,556	1,716,164	124	119	Nevada	156,393	462,185	146	112
Arkansas	312,400	1,047,794	120	112	New Hampshire	147,433	501,783	118	115
California	4,201,616	14,665,284	115	116	New Jersey	1,184,792	4,309,366	110	111
Colorado	690,516	2,386,646	131	125	New Mexico	211,445	704,480	125	109
Connecticut	560,215	2,004,280	118	116	New York	2,383,154	8,642,528	116	118
Delaware	105,827	358,443	144	113	North Carolina	883,698	3,292,383	114	114
D.C.	99,461	375,766	104	102	North Dakota	139,545	491,119	104	108
Florida	1,731,790	6,112,356	122	120	Ohio	1,659,480	5,856,720	113	110
Georgia	1,078,356	3,761,806	116	111	Oklahoma	593,689	2,207,001	125	129
Hawaii	191,574	674,340	116	106	Oregon	389,610	1,312,573	121	117
Idaho	170,989	598,791	122	120	Pennsylvania	1,547,398	5,514,667	111	109
Illinois	1,915,774	6,732,061	113	108	Rhode Island	162,059	584,676	108	113
Indiana	826,889	2,964,087	117	115	South Carolina	502,121	1,792,379	116	114
Iowa	536,345	1,884,483	119	115	South Dakota	134,746	504,799	112	117
Kansas	420,638	1,533,915	111	115	Tennessee	726,469	2,577,753	126	115
Kentucky	457,494	1,684,266	108	113	Texas	3,036,792	10,867,995	125	124
Louisiana	871,787	3,002,341	115	117	Utah	379,473	1,258,585	137	131
Maine	130,584	449,907	107	103	Vermont	66,275	227,354	106	102
Maryland	686,986	2,437,531	121	118	Virginia	913,812	3,236,958	119	119
Massachusetts	787,539	2,853,729	119	114	Washington	635,779	2,273,752	109	116
Michigan	1,069,191	3,683,674	121	110	West Virginia	186,128	682,386	109	108
Minnesota	643,127	2,350,661	115	115	Wisconsin	635,408	2,239,282	111	108
Mississippi	389,240	1,315,624	131	125	Wyoming	80,621	293,942	99	102
Missouri	719,232	2,581,478	115	115	U.S. TOTAL	$37,054,836	$131,411,491	117%	115%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602		
June	14,932		
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 49,247	$ 52,657	107%

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291		
June	276		
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$1,317	$ 719	55%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766		20,558,531		720,122		12.39		28,549		354								May
June	266,197		20,847,993		732,662		12.77		28,455		363								June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								**Year total**
Year to date	$ 987,691	$1,097,175	$ 76,393,987	$ 88,548,512	2,770,338	2,933,189	$12.93	$12.39	$27,576	$30,188	$357	$374	111%	116%	106%	96%	109%	105%	**Year to date**
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359	232,184	16,486,788	19,858,804	459,341	478,791	12.82	11.69	35,892	41,477	460	485	110	120	104	91	116	105	March
April	211,324	239,186	17,189,739	20,816,063	462,647	477,762	12.29	11.49	37,155	43,570	457	501	113	121	103	93	117	110	April
May	203,326		16,632,706		436,031		12.22		38,146		466								May
June	214,398		17,096,310		448,478		12.54		38,121		478								June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410		$203,378,411		5,263,143		$12.51		$38,642		$483								**Year total**
Year to date	$ 796,135	$ 867,453	$ 62,158,826	$ 72,913,792	1,729,292	1,727,536	$12.81	$11.90	$35,945	$42,207	$460	$502	109%	117%	100%	93%	117%	109%	**Year to date**
Group 1—Month	$ 133,407	$ 147,637	$ 10,528,497	$ 12,529,285	294,630	296,945	$12.67	$11.78	$35,735	$42,194	$453	$497	111%	119%	101%	93%	118%	110%	Group 1—Month
Year to date	$ 504,985	$ 542,191	$ 38,233,885	$ 43,699,683	1,102,374	1,084,986	$13.21	$12.41	$34,683	$40,277	$458	$500	107%	114%	98%	94%	116%	109%	Year to date
Group 2—Month	$ 38,298	$ 45,050	$ 3,070,755	$ 3,719,172	74,297	79,114	$12.47	$12.11	$41,331	$47,010	$515	$569	118%	121%	106%	97%	114%	110%	Group 2—Month
Year to date	$ 150,265	$ 164,368	$ 11,369,452	$ 13,137,874	281,099	279,811	$13.22	$12.51	$40,446	$46,953	$535	$587	109%	116%	100%	95%	116%	110%	Year to date
Group 3—Month	$ 21,737	$ 26,337	$ 1,836,566	$ 2,573,199	50,310	55,448	$11.84	$10.24	$36,505	$46,407	$432	$475	121%	140%	110%	86%	127%	110%	Group 3—Month
Year to date	$ 76,859	$ 89,177	$ 6,486,260	$ 8,861,763	182,222	192,045	$11.85	$10.06	$35,595	$46,144	$422	$464	116%	137%	105%	85%	130%	110%	Year to date
Group 4—Month	$ 11,666	$ 13,548	$ 1,122,130	$ 1,220,443	24,703	25,943	$10.40	$11.10	$45,425	$47,043	$472	$522	116%	109%	105%	107%	104%	111%	Group 4—Month
Year to date	$ 42,000	$ 47,470	$ 3,912,222	$ 4,441,039	94,871	94,277	$10.74	$10.69	$41,237	$47,106	$443	$504	113%	114%	99%	100%	114%	114%	Year to date
Group 5—Month	$ 3,843	$ 4,009	$ 354,871	$ 450,963	11,878	12,594	$10.83	$ 8.89	$29,876	$35,808	$324	$318	104%	127%	106%	82%	120%	98%	Group 5—Month
Year to date	$ 13,662	$ 14,794	$ 1,257,909	$ 1,601,547	43,622	46,758	$10.86	$ 9.24	$28,837	$34,252	$313	$316	108%	127%	107%	85%	119%	101%	Year to date
Group 6—Month	$ 2,373	$ 2,605	$ 276,920	$ 323,001	6,829	7,718	$ 8.57	$ 8.06	$40,551	$41,850	$347	$338	110%	117%	113%	94%	103%	97%	Group 6—Month
Year to date	$ 8,364	$ 9,453	$ 899,098	$ 1,171,886	25,104	29,659	$ 9.30	$ 8.07	$35,815	$39,512	$333	$319	113%	130%	118%	87%	110%	96%	Year to date
22 Combination Companies or Departments																			
Excluding weekly premium ordinary																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,659	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030	65,91[illegible]	3,837,362	4,646,101	270,780	324,763	13.56	14.19	14,172	14,306	192	203	127	121	120	105	101	106	March
April	49,750	58[illegible]	3,923,094	4,139,177	257,838	274,204	12.68	14.08	15,215	15,095	193	212	117	106	106	111	99	110	April
May	49,455		3,858,799		261,693		12.82		14,746		189								May
June	49,493		3,677,508		258,389		13.46		14,232		192								June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259,319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								**Year total**
Year to date	$186,427	$215,795	$14,042,799	$15,312,445	980,903	1,067,814	$13.28	$14.09	$14,316	$14,340	$190	$202	116%	109%	109%	106%	100%	106%	**Year to date**
Weekly premium ordinary																			
Month	$ 1,222	$ 2,806	$ 43,307	$ 73,518	14,313	29,574	$28.22	$38.17	$ 3,026	$ 2,486	$ 85	$ 95	230%	170%	207%	135%	82%	112%	Month
Year to date	$ 5,129	$ 13,927	$ 192,362	$ 322,275	60,143	137,839	$26.66	$43.21	$ 3,198	$ 2,338	$ 85	$101	272%	168%	229%	162%	73%	119%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136	3,402,618	109	92,069	90,145	98
May	3,061,616			89,813		
June	3,239,525			94,302		
July	2,996,466			87,109		
August	2,631,786			72,363		
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$11,516,564	$12,313,995	107%	338,008	335,846	99%

Face Amount by Province (in thousands)

			1981/1980	
	Month	Year to date	Month	Year to date
Alberta	$ 437,401	$ 1,552,138	120%	114%
British Columbia	359,963	1,328,829	105	104
Manitoba	138,897	440,333	114	100
New Brunswick	69,039	234,524	96	94
Newfoundland	39,419	133,850	144	131
Nova Scotia	76,835	270,888	106	103
Ontario	1,116,500	3,981,923	108	104
Prince Edward Is.	11,106	41,874	112	104
Quebec	1,048,136	3,979,038	107	110
Saskatchewan	105,322	350,598	118	100
Canada total	$3,402,618	$12,313,995	109%	107%

GROUP

	Face Amount (in thousands)		
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290		
June	2,318,719		
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 6,193,183	$ 7,621,290	123%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440	23,051	2,308,760	2,567,114	66,551	66,352	9.29	8.98	34,692	38,689	322	347	108	111	100	97	112	108	April
May	21,109		2,266,562		65,046		9.31		34,846		325								May
June	23,300		2,451,470		69,449		9.50		35,299		335								June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.31		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								**Year total**
Year to date	$ 82,012	$ 84,391	$ 8,592,474	$ 9,143,147	247,099	240,028	$ 9.54	$ 9.23	$34,773	$38,092	$332	$352	103%	106%	97%	97%	110%	106%	**Year to date**
Group 1—Month	$ 16,158	$ 16,657	$ 1,724,865	$ 1,748,406	50,682	49,272	$ 9.37	$ 9.53	$34,033	$35,485	$319	$338	103%	101%	97%	102%	104%	106%	Group 1—Month
Year to date	$ 61,584	$ 62,469	$ 6,390,960	$ 6,391,503	187,311	180,158	$ 9.64	$ 9.77	$34,120	$35,477	$329	$347	101%	100%	96%	101%	104%	105%	Year to date
Group 2—Month	$ 3,828	$ 4,525	$ 432,706	$ 555,739	10,949	11,863	$ 8.85	$ 8.14	$39,520	$46,846	$350	$381	118%	128%	108%	92%	119%	109%	Group 2—Month
Year to date	$ 15,088	$ 16,043	$ 1,644,106	$ 1,918,724	42,296	41,940	$ 9.18	$ 8.36	$38,871	$45,749	$357	$383	106%	117%	99%	91%	118%	107%	Year to date
Group 3—Month	$ 1,454	$ 1,869	$ 151,189	$ 262,969	4,920	5,217	$ 9.62	$ 7.11	$30,729	$50,406	$296	$358	129%	174%	106%	74%	164%	121%	Group 3—Month
Year to date	$ 5,340	$ 5,879	$ 557,408	$ 832,920	17,492	17,930	$ 9.58	$ 7.06	$31,866	$46,454	$305	$328	110%	149%	103%	74%	146%	108%	Year to date

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	111%	114%	100%	104%	109%	111%
Group	134%	111%	—	—	—	—
Industrial	69%	57%	—	—	—	—
CANADA						
Ordinary	111%	108%	100%	100%	106%	103%
Group	157%	127%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618	37,055	117
May	30,764	34,282	111
June	31,217		
July	30,373		
August	29,348		
September	30,635		
October	34,215		
November	30,751		
December	39,837		
Year total	$371,113		
Year to date	$144,737	$165,694	114%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201	1,267	105
May	1,168	1,166	100
June	1,190		
July	1,142		
August	1,133		
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	5,692	5,941	104%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 623,100	$3,128,864	108%	117%
Alaska	68,314	306,767	117	113
Arizona	461,162	2,177,326	123	120
Arkansas	278,375	1,326,169	114	113
California	4,018,192	18,683,476	114	115
Colorado	611,549	2,998,195	108	121
Connecticut	538,369	2,542,649	118	116
Delaware	93,281	451,724	116	114
D.C.	95,971	471,737	85	98
Florida	1,626,888	7,739,244	113	119
Georgia	1,024,281	4,786,087	115	112
Hawaii	182,882	857,222	117	108
Idaho	165,218	764,009	105	117
Illinois	1,758,363	8,490,424	108	108
Indiana	770,333	3,734,420	114	115
Iowa	437,180	2,321,663	108	113
Kansas	389,836	1,923,751	107	113
Kentucky	390,317	2,074,583	97	110
Louisiana	833,352	3,835,693	126	119
Maine	111,686	561,593	98	102
Maryland	654,556	3,092,087	116	118
Massachusetts	720,581	3,574,310	113	114
Michigan	945,150	4,628,824	107	109
Minnesota	534,274	2,884,935	101	112
Mississippi	363,706	1,679,330	132	126
Missouri	672,236	3,253,714	114	114
Montana	$ 110,691	$ 547,695	110%	108%
Nebraska	314,482	1,534,659	122	118
Nevada	135,101	597,286	131	116
New Hampshire	136,974	638,757	109	113
New Jersey	1,123,664	5,433,030	106	110
New Mexico	175,035	879,515	109	109
New York	2,266,286	10,908,814	111	116
North Carolina	891,281	4,183,664	120	115
North Dakota	120,775	621,894	116	109
Ohio	1,429,541	7,286,261	104	108
Oklahoma	499,732	2,706,733	103	123
Oregon	341,015	1,653,588	107	114
Pennsylvania	1,401,362	6,916,029	103	108
Rhode Island	161,760	746,436	112	113
South Carolina	459,340	2,251,719	110	113
South Dakota	115,204	620,003	104	114
Tennessee	695,828	3,273,581	121	116
Texas	2,770,255	13,638,250	113	122
Utah	364,191	1,622,776	121	128
Vermont	60,962	288,316	99	101
Virginia	883,933	4,120,891	116	118
Washington	596,159	2,869,911	115	116
West Virginia	176,135	858,521	101	107
Wisconsin	586,145	2,825,427	105	107
Wyoming	87,456	381,398	134	108
U.S. TOTAL	$34,282,459	$165,693,950	111%	114%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932		
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 58,849	$ 65,494	111%

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276		
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$1,608	$ 921	57%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197		20,847,993		732,662		12.77		28,455		363								June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								**Year total**
Year to date	$1,242,457	$1,375,704	$ 96,952,518	$111,574,069	3,490,460	3,647,363	$12.82	$12.33	$27,776	$30,590	$356	$377	111%	115%	104%	96%	110%	106%	**Year to date**
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359	232,184	16,486,788	19,858,804	459,341	478,791	12.82	11.69	35,892	41,477	460	485	110	120	104	91	116	105	March
April	211,324	239,186	17,189,739	20,816,063	462,647	477,762	12.29	11.49	37,155	43,570	457	501	113	121	103	93	117	110	April
May	203,326	220,229	16,632,706	19,136,453	436,031	421,264	12.22	11.51	38,146	45,426	466	523	108	115	97	94	119	112	May
June	214,398		17,096,310		448,478		12.54		38,121		478								June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410		$203,378,411		5,263,143		$12.51		$38,642		$483								**Year total**
Year to date	$ 999,461	$1,087,682	$ 78,791,532	$ 92,050,245	2,165,323	2,148,800	$12.68	$11.82	$36,388	$42,838	$462	$506	109%	117%	99%	93%	118%	110%	**Year to date**
Group 1—Month	$ 129,206	$ 137,959	$ 10,245,044	$ 11,787,704	277,497	272,060	$12.61	$11.70	$36,919	$43,328	$466	$507	107%	115%	98%	93%	117%	109%	Group 1—Month
Year to date	$ 634,191	$ 680,150	$ 48,478,929	$ 55,487,387	1,379,871	1,357,046	$13.08	$12.26	$35,133	$40,888	$460	$501	107%	114%	98%	94%	116%	109%	Year to date
Group 2—Month	$ 38,068	$ 41,097	$ 3,078,240	$ 3,317,022	72,988	65,011	$12.37	$12.39	$42,175	$51,022	$522	$632	108%	108%	89%	100%	121%	121%	Group 2—Month
Year to date	$ 188,333	$ 205,465	$ 14,447,692	$ 16,454,896	354,087	344,822	$13.04	$12.49	$40,803	$47,720	$532	$596	109%	114%	97%	96%	117%	112%	Year to date
Group 3—Month	$ 20,072	$ 22,484	$ 1,732,246	$ 2,220,189	45,953	44,598	$11.59	$10.13	$37,696	$49,782	$437	$504	112%	128%	97%	87%	132%	115%	Group 3—Month
Year to date	$ 96,931	$ 111,661	$ 8,218,506	$ 11,081,952	228,175	236,643	$11.79	$10.08	$36,018	$46,830	$425	$472	115%	134%	104%	85%	130%	111%	Year to date
Group 4—Month	$ 10,739	$ 12,860	$ 1,054,065	$ 1,141,700	23,788	21,860	$10.19	$11.26	$44,311	$52,228	$451	$588	120%	108%	92%	111%	118%	130%	Group 4—Month
Year to date	$ 52,739	$ 60,330	$ 4,966,287	$ 5,582,739	118,659	116,137	$10.62	$10.81	$41,853	$48,070	$444	$519	114%	112%	98%	102%	115%	117%	Year to date
Group 5—Month	$ 2,999	$ 3,590	$ 292,387	$ 393,979	9,536	10,587	$10.26	$ 9.11	$30,661	$37,213	$314	$339	120%	135%	111%	89%	121%	108%	Group 5—Month
Year to date	$ 16,661	$ 18,384	$ 1,550,296	$ 1,995,526	53,158	57,345	$10.75	$ 9.21	$29,164	$34,799	$313	$321	110%	129%	108%	86%	119%	103%	Year to date
Group 6—Month	$ 2,242	$ 2,239	$ 230,724	$ 275,859	6,269	7,148	$ 9.72	$ 8.12	$36,804	$38,592	$358	$313	100%	120%	114%	84%	105%	87%	Group 6—Month
Year to date	$ 10,606	$ 11,692	$ 1,129,822	$ 1,447,745	31,373	36,807	$ 9.39	$ 8.08	$36,013	$39,333	$338	$318	110%	128%	117%	86%	109%	94%	Year to date
22 Combination Companies or Departments																			
Excluding weekly premium ordinary																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,659	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030	65,916	3,837,362	4,646,101	270,780	324,763	13.56	14.19	14,172	14,306	192	203	127	121	120	105	101	106	March
April	49,750	58,261	3,923,094	4,139,177	257,838	274,204	12.68	14.08	15,215	15,095	193	212	117	106	106	111	99	110	April
May	49,455	55,730	3,858,799	3,821,475	261,693	265,568	12.82	14.58	14,746	14,390	189	210	113	99	101	114	98	111	May
June	49,493		3,677,508		258,389		13.46		14,232		192								June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259,319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								**Year total**
Year to date	$235,882	$271,525	$17,901,598	$19,133,920	1,242,596	1,333,382	$13.18	$14.19	$14,407	$14,350	$190	$204	115%	107%	107%	108%	100%	107%	**Year to date**
Weekly premium ordinary																			
Month	$ 1,985	$ 2,570	$ 67,026	$ 67,629	22,398	27,342	$29.62	$38.00	$ 2,992	$ 2,473	$ 89	$ 94	129%	101%	122%	128%	83%	106%	Month
Year to date	$ 7,114	$ 16,497	$ 259,388	$ 389,904	82,541	165,181	$27.43	$42.31	$ 3,143	$ 2,360	$ 86	$100	232%	150%	200%	154%	75%	116%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136	3,402,618	109	92,069	90,145	98
May	3,061,616	3,405,245	111	89,813	90,090	100
June	3,239,525			94,302		
July	2,996,466			87,109		
August	2,631,786			72,363		
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$14,578,180	$15,719,240	108%	427,821	425,936	100%

Face Amount by Province (in thousands)

			1981/1980	
	Month	Year to date	Month	Year to date
Alberta	$ 413,674	$ 1,965,812	114%	114%
British Columbia	351,451	1,680,280	108	105
Manitoba	120,349	560,682	107	101
New Brunswick	68,854	303,378	105	96
Newfoundland	36,186	170,036	98	122
Nova Scotia	81,023	351,911	124	107
Ontario	1,119,865	5,101,788	109	105
Prince Edward Is.	11,965	53,839	140	111
Quebec	1,103,992	5,083,030	114	111
Saskatchewan	97,886	448,484	112	103
Canada total	$3,405,245	$15,719,240	111%	108%

GROUP

Face Amount (in thousands)			
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,719		
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 7,097,473	$ 9,042,858	127%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440	23,051	2,308,760	2,567,114	66,551	66,352	9.29	8.98	34,692	38,689	322	347	108	111	100	97	112	108	April
May	21,109	22,291	2,266,562	2,533,089	65,046	65,228	9.31	8.80	34,846	38,834	325	342	106	112	100	95	111	105	May
June	23,300		2,451,470		69,449		9.50		35,299		335								June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								**Year total**
Year to date	$103,121	$106,682	$10,859,036	$11,676,236	312,145	305,256	$ 9.50	$ 9.14	$34,788	$38,251	$330	$349	103%	108%	98%	96%	110%	106%	**Year to date**
Group 1—Month	$ 15,739	$ 16,541	$ 1,659,706	$ 1,757,226	48,879	49,142	$ 9.48	$ 9.41	$33,955	$35,758	$322	$337	105%	106%	101%	99%	105%	105%	Group 1—Month
Year to date	$ 77,323	$ 79,010	$ 8,050,666	$ 8,148,729	236,190	229,300	$ 9.60	$ 9.70	$34,086	$35,537	$327	$345	102%	101%	97%	101%	104%	106%	Year to date
Group 2—Month	$ 4,058	$ 4,021	$ 461,548	$ 521,869	11,588	11,230	$ 8.79	$ 7.70	$39,830	$46,471	$350	$358	99%	113%	97%	88%	117%	102%	Group 2—Month
Year to date	$ 19,146	$ 20,064	$ 2,105,654	$ 2,440,593	53,884	53,170	$ 9.09	$ 8.22	$39,078	$45,902	$355	$377	105%	116%	99%	90%	117%	106%	Year to date
Group 3—Month	$ 1,312	$ 1,729	$ 145,308	$ 253,994	4,579	4,856	$ 9.03	$ 6.81	$31,734	$52,305	$287	$356	132%	175%	106%	75%	165%	124%	Group 3—Month
Year to date	$ 6,652	$ 7,608	$ 702,716	$ 1,086,914	22,071	22,786	$ 9.47	$ 7.00	$31,839	$47,701	$301	$334	114%	155%	103%	74%	150%	111%	Year to date

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and — for the United States — industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance — face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	123%	116%	106%	105%	117%	112%
Group	387%	167%				
Industrial	48%	56%	—	—	—	—
CANADA						
Ordinary	119%	110%	102%	100%	107%	104%
Group	97%	120%	—	—		

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

- Group 1 — $10 billion or more (20)
- Group 2 — $4 billion to $10 billion (23)
- Group 3 — $2 billion to $4 billion (27)
- Group 4 — $1 billion to $2 billion (25)
- Group 5 — $500 million to $1 billion (18)
- Group 6 — Less than $500 million (22)

Canada

- Group 1 — $2 billion or more (14)
- Group 2 — $700 million to $2 billion (14)
- Group 3 — Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618	37,055	117
May	30,764	34,282	111
June	31,217	38,445	123
July	30,373		
August	29,348		
September	30,635		
October	34,215		
November	30,751		
December	39,837		
Year total	$371,113		
Year to date	$175,954	$204,139	116%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201	1,267	105
May	1,168	1,166	100
June	1,190	1,261	106
July	1,142		
August	1,133		
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	6,882	7,202	105%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 743,044	$3,871,908	135%	120%
Alaska	99,085	405,852	133	117
Arizona	496,041	2,673,367	117	119
Arkansas	318,365	1,644,534	137	117
California	4,548,725	23,232,201	122	117
Colorado	647,276	3,645,471	118	120
Connecticut	579,587	3,122,236	121	117
Delaware	103,503	555,227	117	114
D.C.	125,122	596,859	111	100
Florida	1,897,285	9,636,529	132	121
Georgia	1,094,319	5,880,406	127	115
Hawaii	217,554	1,074,776	123	111
Idaho	167,589	931,598	120	117
Illinois	1,897,989	10,388,413	117	110
Indiana	802,268	4,536,688	121	116
Iowa	516,007	2,837,670	130	116
Kansas	454,159	2,377,910	125	115
Kentucky	460,929	2,535,512	124	112
Louisiana	986,638	4,822,331	145	124
Maine	131,313	692,906	116	104
Maryland	735,991	3,828,078	130	120
Massachusetts	820,978	4,395,288	125	116
Michigan	982,095	5,610,919	114	110
Minnesota	615,178	3,500,113	114	112
Mississippi	403,561	2,082,891	149	130
Missouri	740,793	3,994,507	123	116
Montana	$ 114,416	$ 662,111	119%	110%
Nebraska	334,054	1,868,713	124	119
Nevada	159,262	756,548	123	117
New Hampshire	142,900	781,657	116	114
New Jersey	1,196,715	6,629,745	114	111
New Mexico	215,388	1,094,903	129	113
New York	2,495,951	13,404,765	115	116
North Carolina	938,969	5,122,633	121	116
North Dakota	134,937	756,831	109	109
Ohio	1,641,179	8,927,440	124	111
Oklahoma	644,162	3,350,895	137	126
Oregon	364,443	2,018,031	101	112
Pennsylvania	1,622,621	8,538,650	117	109
Rhode Island	187,538	933,974	120	114
South Carolina	525,522	2,777,241	121	115
South Dakota	117,017	737,020	111	113
Tennessee	738,041	4,011,622	126	118
Texas	3,298,149	16,936,399	132	123
Utah	358,161	1,980,937	134	129
Vermont	67,367	355,683	123	105
Virginia	999,688	5,120,579	124	119
Washington	642,584	3,512,495	113	115
West Virginia	207,049	1,065,570	121	109
Wisconsin	620,413	3,445,840	125	110
Wyoming	92,628	474,026	132	112
U.S. TOTAL	$38,444,548	$204,138,498	123%	116%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 73,781	$123,207	167%

*Includes $40,000 million FEGLI

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$1,884	$1,054	56%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980 Annualized premium	1981/1980 Face amount	1981/1980 Number of policies	1981/1980 Premium per $1,000	1981/1980 Average size policy	1981/1980 Premium per policy	
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981							
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	96	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$1,508,654	$1,685,913	$117,800,511	$137,317,336	4,223,122	4,417,397	$12.81	$12.28	$27,894	$31,086	$357	$382	112%	117%	105%	96%	111%	107%	Year to date
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359	232,184	16,486,788	19,858,804	459,341	478,791	12.82	11.69	35,892	41,477	460	485	110	120	104	91	116	105	March
April	211,324	239,186	17,189,739	20,816,063	462,647	477,762	12.29	11.49	37,155	43,570	457	501	113	121	103	93	117	110	April
May	203,326	220,229	16,632,706	19,136,453	436,031	421,264	12.22	11.51	38,146	45,426	466	523	108	115	97	94	119	112	May
June	214,398	247,171	17,096,310	21,613,985	448,478	454,889	12.54	11.44	38,121	47,515	478	543	115	126	101	91	125	114	June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410		$203,378,411		5,263,143		$12.51		$38,642		$483								Year total
Year to date	$1,213,859	$1,334,853	$ 95,887,842	$113,664,230	2,613,801	2,603,689	$12.66	$11.74	$36,685	$43,655	$464	$513	110%	119%	100%	93%	119%	111%	Year to date
Group 1 — Month	$ 139,219	$ 158,357	$ 10,701,173	$ 13,449,075	288,899	294,439	$13.01	$11.77	$37,041	$45,677	$482	$538	114%	126%	102%	90%	123%	112%	Group 1 — Month
Year to date	$ 773,410	$ 838,507	$ 59,180,102	$ 68,936,462	1,668,770	1,651,485	$13.07	$12.16	$35,463	$41,742	$463	$508	108%	116%	99%	93%	118%	110%	Year to date
Group 2 — Month	$ 38,163	$ 45,761	$ 2,952,245	$ 3,706,542	68,851	70,451	$12.93	$12.35	$42,879	$52,612	$554	$650	120%	126%	102%	96%	123%	117%	Group 2 — Month
Year to date	$ 226,496	$ 251,226	$ 17,399,937	$ 20,161,438	422,938	415,273	$13.02	$12.46	$41,141	$48,550	$536	$605	111%	116%	98%	96%	118%	113%	Year to date
Group 3 — Month	$ 19,726	$ 24,012	$ 1,751,500	$ 2,445,737	49,978	46,168	$11.26	$ 9.82	$35,045	$52,975	$395	$520	122%	140%	92%	87%	151%	132%	Group 3 — Month
Year to date	$ 116,657	$ 135,673	$ 9,970,006	$ 13,527,689	278,153	282,811	$11.70	$10.03	$35,844	$47,833	$419	$480	116%	136%	102%	86%	133%	115%	Year to date
Group 4 — Month	$ 11,625	$ 12,473	$ 1,118,708	$ 1,262,057	23,624	25,226	$10.39	$ 9.88	$47,355	$50,030	$492	$494	107%	113%	107%	95%	106%	100%	Group 4 — Month
Year to date	$ 64,364	$ 72,803	$ 6,084,995	$ 6,844,796	142,283	141,363	$10.58	$10.64	$42,767	$48,420	$452	$515	113%	112%	99%	101%	113%	114%	Year to date
Group 5 — Month	$ 3,337	$ 4,299	$ 315,133	$ 459,495	9,849	11,597	$10.59	$ 9.36	$31,996	$39,622	$339	$371	129%	146%	118%	88%	124%	109%	Group 5 — Month
Year to date	$ 19,998	$ 22,683	$ 1,865,429	$ 2,455,021	63,007	68,942	$10.72	$ 9.24	$29,607	$35,610	$317	$329	113%	132%	109%	86%	120%	104%	Year to date
Group 6 — Month	$ 2,328	$ 2,269	$ 257,551	$ 291,079	7,277	7,008	$ 9.04	$ 7.80	$35,392	$41,535	$320	$324	97%	113%	96%	86%	117%	101%	Group 6 — Month
Year to date	$ 12,934	$ 13,961	$ 1,387,373	$ 1,738,824	38,650	43,815	$ 9.32	$ 8.03	$35,896	$39,686	$335	$319	108%	125%	113%	86%	111%	95%	Year to date
22 Combination Companies or Departments																			
Excluding weekly premium ordinary																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,653	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030	65,916	3,837,362	4,646,101	270,780	324,763	13.56	14.19	14,172	14,306	192	203	127	121	120	105	101	106	March
April	49,750	58,261	3,923,094	4,139,177	257,838	274,204	12.68	14.08	15,215	15,095	193	212	117	106	106	111	99	110	April
May	49,455	55,730	3,858,799	3,821,475	261,693	265,568	12.82	14.58	14,746	14,390	189	210	113	99	101	114	98	111	May
June	49,493	59,680	3,677,508	4,047,526	258,389	280,084	13.46	14.74	14,232	14,451	192	213	121	110	108	110	102	111	June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259,319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								Year total
Year to date	$285,375	$331,205	$21,579,106	$23,181,446	1,500,985	1,613,466	$13.22	$14.29	$14,377	$14,367	$190	$205	116%	107%	107%	108%	100%	108%	Year to date
Weekly premium ordinary																			
Month	$ 2,306	$ 3,358	$ 74,175	$ 81,756	25,795	35,061	$31.09	$41.07	$ 2,876	$ 2,332	$ 89	$ 96	146%	110%	136%	132%	81%	108%	Month
Year to date	$ 9,420	$ 19,855	$ 333,563	$ 471,660	108,336	200,242	$28.24	$42.10	$ 3,079	$ 2,355	$ 87	$ 99	211%	141%	185%	149%	76%	114%	Year to date

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136	3,402,618	109	92,069	90,145	98
May	3,061,616	3,405,245	111	89,813	90,090	100
June	3,239,525	3,851,365	119	94,302	96,409	102
July	2,996,466			87,109		
August	2,631,786			72,363		
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$17,817,705	$19,570,605	110%	522,123	522,345	100%

Face Amount by Province (in thousands)

			1981/1980	
	Month	Year to date	Month	Year to date
Alberta	$ 518,119	$ 2,483,931	130%	117%
British Columbia	399,474	2,079,754	108	105
Manitoba	150,767	711,449	105	102
New Brunswick	69,639	373,017	104	97
Newfoundland	45,062	215,098	138	125
Nova Scotia	84,605	436,516	109	108
Ontario	1,275,331	6,377,119	119	108
Prince Edward Is.	14,553	68,392	140	116
Quebec	1,187,129	6,270,159	121	113
Saskatchewan	106,686	555,170	114	105
Canada total	$3,851,365	$19,570,605	119%	110%

GROUP

Face Amount (in thousands)

	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,715	2,240,971	97
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 9,416,192	$11,283,829	120%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440	23,051	2,308,760	2,567,114	66,551	66,352	9.29	8.98	34,692	38,689	322	347	108	111	100	97	112	108	April
May	21,109	22,291	2,266,562	2,533,089	65,046	65,228	9.31	8.80	34,846	38,834	325	342	106	112	100	95	111	105	May
June	23,300	24,831	2,451,470	2,868,269	69,449	69,504	9.50	8.66	35,299	41,268	335	357	107	117	100	91	117	107	June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								Year total
Year to date	$126,421	$131,513	$13,310,506	$14,544,505	381,594	374,760	$ 9.50	$ 9.04	$34,881	$38,810	$331	$351	104%	109%	98%	95%	111%	106%	Year to date
Group 1—Month	$ 17,075	$ 17,793	$ 1,780,656	$ 1,927,616	52,507	50,945	$ 9.59	$ 9.23	$33,913	$37,837	$325	$349	104%	108%	97%	96%	112%	107%	Group 1—Month
Year to date	$ 94,398	$ 96,803	$ 9,831,322	$10,076,345	288,697	280,245	$ 9.60	$ 9.61	$34,054	$35,955	$327	$345	103%	102%	97%	100%	106%	106%	Year to date
Group 2—Month	$ 4,974	$ 5,216	$ 528,388	$ 657,039	12,675	13,117	$ 9.41	$ 7.94	$41,687	$50,091	$392	$398	105%	124%	103%	84%	120%	102%	Group 2—Month
Year to date	$ 24,120	$ 25,280	$ 2,634,042	$ 3,097,632	66,559	66,287	$ 9.16	$ 8.16	$39,575	$46,731	$362	$381	105%	118%	100%	89%	118%	105%	Year to date
Group 3—Month	$ 1,251	$ 1,822	$ 142,426	$ 283,614	4,267	5,442	$ 8.78	$ 6.42	$33,378	$52,116	$293	$335	146%	199%	128%	73%	156%	114%	Group 3—Month
Year to date	$ 7,903	$ 9,430	$ 845,142	$ 1,370,528	26,338	28,228	$ 9.35	$ 6.88	$32,088	$48,552	$300	$334	119%	162%	107%	74%	151%	111%	Year to date

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	118%	116%	98%	104%	109%	111%
Group	137%	163%	—	—	—	—
Industrial	52%	55%	—	—	—	—
CANADA						
Ordinary	122%	112%	100%	100%	112%	105%
Group	88%	115%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

- Group 1—$10 billion or more (20)
- Group 2—$4 billion to $10 billion (23)
- Group 3—$2 billion to $4 billion (27)
- Group 4—$1 billion to $2 billion (25)
- Group 5—$500 million to $1 billion (18)
- Group 6—Less than $500 million (22)

Home service companies or departments

- Group 7—$25 billion or more (2)
- Group 8—$5 billion to $25 billion (4)
- Group 9—Less than $5 billion (16)

CANADA

- Group 1—$2 billion or more (14)
- Group 2—$700 million to $2 billion (14)
- Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%	987	984	100%
February	26,838	30,352	113	1,107	1,145	103
March	30,459	36,537	120	1,229	1,379	112
April	31,618	37,055	117	1,201	1,267	105
May	30,764	34,282	111	1,168	1,166	100
June	31,217	38,445	123	1,190	1,261	106
July	30,373	35,776	118	1,142	1,124	98
August	29,348			1,133		
September	30,635			1,176		
October	34,215			1,291		
November	30,751			1,126		
December	39,837			1,249		
Year total	$371,113			13,999		
Year to date	$206,327	$239,915	116%	8,024	8,326	104%

Face Amount by State (in thousands)

			1981/1980					1981/1980	
	Month	Year to date	Month	Year to date		Month	Year to date	Month	Year to date
Alabama	$ 679,746	$4,551,654	123%	120%	Montana	$ 116,632	$ 778,743	126%	112%
Alaska	62,538	468,390	93	113	Nebraska	325,135	2,193,848	133	121
Arizona	492,212	3,165,579	121	120	Nevada	130,400	886,948	99	114
Arkansas	284,612	1,929,146	120	117	New Hampshire	130,912	912,569	107	113
California	4,214,100	27,446,301	120	117	New Jersey	1,106,414	7,736,159	106	110
Colorado	650,710	4,296,181	127	121	New Mexico	180,369	1,275,272	107	112
Connecticut	546,592	3,668,828	114	116	New York	2,252,029	15,656,794	110	115
Delaware	106,096	661,323	134	117	North Carolina	869,184	5,991,817	119	117
D.C.	114,714	711,573	120	103	North Dakota	135,992	892,823	122	111
Florida	1,794,241	11,430,770	123	121	Ohio	1,497,907	10,425,347	114	111
Georgia	993,682	6,874,088	120	115	Oklahoma	606,841	3,957,736	130	126
Hawaii	187,508	1,262,284	111	111	Oregon	363,406	2,381,437	128	114
Idaho	142,181	1,073,779	105	115	Pennsylvania	1,499,290	10,037,940	113	110
Illinois	1,805,763	12,194,176	117	111	Rhode Island	161,971	1,095,945	118	115
Indiana	802,247	5,338,935	117	116	South Carolina	478,550	3,255,791	120	115
Iowa	525,730	3,363,400	126	117	South Dakota	112,480	849,500	106	112
Kansas	419,153	2,797,063	121	116	Tennessee	667,214	4,678,836	109	116
Kentucky	436,338	2,971,850	109	112	Texas	2,981,492	19,917,891	125	124
Louisiana	911,073	5,733,404	129	124	Utah	383,498	2,364,435	130	129
Maine	124,448	817,354	118	106	Vermont	60,427	416,110	107	105
Maryland	667,629	4,495,707	121	120	Virginia	938,790	6,059,369	126	120
Massachusetts	744,610	5,139,898	107	114	Washington	572,137	4,084,632	113	115
Michigan	960,743	6,571,662	110	110	West Virginia	198,960	1,264,530	129	112
Minnesota	632,373	4,132,486	108	112	Wisconsin	597,500	4,043,340	110	110
Mississippi	357,423	2,440,314	133	130	Wyoming	68,373	542,399	98	110
Missouri	683,886	4,678,393	118	116	U.S. TOTAL	$35,776,251	$239,914,749	118%	116%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172	16,670	137
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 85,953	$139,877	163%

*Includes $40,000 million FEGLI

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257	133	52
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$2,141	$1,187	55%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592	284,233	20,291,956	23,909,752	705,776	691,449	12.79	11.89	28,751	34,579	368	411	109	118	98	93	120	112	July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$1,768,246	$1,970,146	$138,092,467	$161,227,088	4,928,898	5,108,846	$12.80	$12.22	$28,017	$31,558	$359	$386	111%	117%	104%	95%	113%	108%	Year to date

124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 209,751	$ 226,529	$ 16,674,524	$ 20,105,468	431,791	415,621	$12.58	$11.27	$38,617	$48,375	$486	$545	108%	121%	96%	90%	125%	112%	**Month**
Year to date	$1,423,610	$1,561,382	$112,562,366	$133,769,698	3,045,592	3,019,310	$12.65	$11.67	$36,959	$44,305	$467	$517	110%	119%	99%	92%	120%	111%	**Year to date**
Group 1 — Month	$ 135,569	$ 140,916	$ 10,303,478	$ 12,333,738	277,532	262,741	$13.16	$11.43	$37,125	$46,943	$488	$536	104%	120%	95%	87%	126%	110%	Group 1 — Month
Year to date	$ 908,979	$ 979,423	$ 69,483,580	$ 81,270,200	1,946,302	1,914,226	$13.08	$12.05	$35,700	$42,456	$467	$512	108%	117%	98%	92%	119%	110%	Year to date
Group 2 — Month	$ 38,370	$ 41,980	$ 3,008,931	$ 3,271,268	67,000	64,161	$12.75	$12.83	$44,909	$50,985	$573	$654	109%	109%	96%	101%	114%	114%	Group 2 — Month
Year to date	$ 264,866	$ 293,206	$ 20,408,868	$ 23,432,706	489,938	479,434	$12.98	$12.51	$41,656	$48,876	$541	$612	111%	115%	98%	96%	117%	113%	Year to date
Group 3 — Month	$ 19,161	$ 23,338	$ 1,676,796	$ 2,386,134	45,156	44,585	$11.43	$ 9.78	$37,133	$53,519	$424	$523	122%	142%	99%	86%	144%	123%	Group 3 — Month
Year to date	$ 135,818	$ 159,011	$ 11,646,802	$ 15,913,823	323,309	327,396	$11.66	$ 9.99	$36,024	$48,607	$420	$486	117%	137%	101%	86%	135%	116%	Year to date
Group 4 — Month	$ 11,081	$ 13,807	$ 1,112,403	$ 1,338,596	24,249	24,791	$ 9.96	$10.31	$45,874	$53,995	$457	$557	125%	120%	102%	104%	118%	122%	Group 4 — Month
Year to date	$ 75,445	$ 86,610	$ 7,197,398	$ 8,183,392	166,532	166,154	$10.48	$10.58	$43,219	$49,252	$453	$521	115%	114%	100%	101%	114%	115%	Year to date
Group 5 — Month	$ 3,103	$ 3,890	$ 309,663	$ 453,265	10,556	12,260	$10.02	$ 8.58	$29,335	$36,971	$294	$317	125%	146%	116%	86%	126%	108%	Group 5 — Month
Year to date	$ 23,101	$ 26,573	$ 2,175,092	$ 2,908,286	73,563	81,202	$10.62	$ 9.14	$29,568	$35,815	$314	$327	115%	134%	110%	86%	121%	104%	Year to date
Group 6 — Month	$ 2,467	$ 2,598	$ 263,253	$ 322,467	7,298	7,083	$ 9.37	$ 8.06	$36,072	$45,527	$338	$367	105%	122%	97%	86%	126%	109%	Group 6 — Month
Year to date	$ 15,401	$ 16,559	$ 1,650,626	$ 2,061,291	45,948	50,898	$ 9.33	$ 8.03	$35,924	$40,498	$335	$325	108%	125%	111%	86%	113%	97%	Year to date

22 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 47,821	$ 54,993	$ 3,555,102	$ 3,743,747	251,895	248,777	$13.45	$14.69	$14,113	$15,049	$190	$221	115%	105%	99%	109%	107%	116%	**Month**
Year to date	$ 333,196	$ 386,198	$ 25,134,208	$ 26,925,193	1,752,880	1,862,243	$13.26	$14.34	$14,339	$14,458	$190	$207	116%	107%	106%	108%	101%	109%	**Year to date**
Group 7 — Month	$ 26,718	$ 31,614	$ 2,251,761	$ 2,251,777	102,933	106,371	$11.87	$14.04	$21,876	$21,169	$260	$297	118%	100%	103%	118%	97%	114%	Group 7 — Month
Year to date	$ 183,162	$ 215,974	$ 15,713,342	$ 16,096,858	724,160	771,091	$11.66	$13.42	$21,699	$20,875	$253	$280	118%	102%	106%	115%	96%	111%	Year to date
Group 8 — Month	$ 11,717	$ 11,719	$ 664,122	$ 783,291	81,622	67,533	$17.64	$14.96	$ 8,137	$11,599	$144	$174	100%	118%	83%	85%	143%	121%	Group 8 — Month
Year to date	$ 78,199	$ 89,133	$ 4,702,062	$ 5,597,819	521,286	540,068	$16.63	$15.92	$ 9,020	$10,365	$150	$165	114%	119%	104%	96%	115%	110%	Year to date
Group 9 — Month	$ 9,386	$ 11,660	$ 639,219	$ 708,679	67,340	74,873	$14.68	$16.45	$ 9,492	$ 9,465	$139	$156	124%	111%	111%	112%	100%	112%	Group 9 — Month
Year to date	$ 71,835	$ 81,091	$ 4,718,804	$ 5,230,516	507,434	551,084	$15.22	$15.50	$ 9,299	$ 9,491	$142	$147	113%	111%	109%	102%	102%	104%	Year to date

Weekly premium ordinary

Month	$ 2,020	$ 2,711	$ 62,330	$ 60,537	22,090	27,051	$32.41	$44.78	$ 2,822	$ 2,238	$ 91	$100	134%	97%	122%	138%	79%	110%	**Month**
Year to date	$ 11,440	$ 22,566	$ 395,893	$ 532,197	130,426	227,293	$28.90	$42.40	$ 3,035	$ 2,341	$ 88	$ 99	197%	134%	174%	147%	77%	113%	**Year to date**

CANADA

Industry Sales

ORDINARY

Face Amount (in thousands)

	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%
February	2,819,554	3,030,374	107
March	3,145,401	3,413,527	109
April	3,115,136	3,402,618	109
May	3,061,616	3,405,245	111
June	3,239,525	3,851,365	119
July	2,996,466	3,665,004	122
August	2,631,786		
September	2,885,429		
October	3,547,925		
November	3,649,922		
December	3,729,927		
Year total	$37,259,160		
Year to date	$20,814,171	$23,235,609	112%

Number of Policies

	1980	1981	1981/1980
January	68,160	63,671	93%
February	86,975	85,076	98
March	90,804	96,954	107
April	92,069	90,145	98
May	89,813	90,090	100
June	94,302	96,409	102
July	87,109	86,845	100
August	72,363		
September	83,755		
October	104,301		
November	102,154		
December	90,501		
Year total	1,062,306		
Year to date	609,232	609,190	100%

Face Amount by Province (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alberta	$ 467,305	$ 2,951,236	125%	119%
British Columbia	370,054	2,449,808	116	107
Manitoba	142,934	854,383	120	105
New Brunswick	63,423	436,440	102	98
Newfoundland	44,639	259,737	137	127
Nova Scotia	77,960	514,476	109	108
Ontario	1,245,034	7,622,153	123	110
Prince Edward Is.	11,685	80,077	122	117
Quebec	1,138,590	7,408,749	125	114
Saskatchewan	103,380	658,550	121	107
Canada total	$3,665,004	$23,235,609	122%	112%

GROUP

Face Amount (in thousands)

	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,719	2,240,971	97
July	1,689,295	1,493,753	88
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$11,105,487	$12,777,582	115%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440	23,051	2,308,760	2,567,114	66,551	66,352	9.29	8.98	34,692	38,689	322	347	108	111	100	97	112	108	April
May	21,109	22,291	2,266,562	2,533,089	65,046	65,228	9.31	8.80	34,846	38,834	325	342	106	112	100	95	111	105	May
June	23,300	24,831	2,451,470	2,868,269	69,449	69,504	9.50	8.66	35,299	41,268	335	357	107	117	100	91	117	107	June
July	20,914	23,445	2,249,299	2,732,744	63,544	62,156	9.30	8.58	35,398	43,966	329	377	112	121	98	92	124	115	July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								**Year total**
Year to date	$147,335	$154,958	$15,559,805	$17,277,249	445,138	436,916	$ 9.47	$ 8.97	$34,955	$39,544	$331	$355	105%	111%	98%	95%	113%	107%	**Year to date**
Group 1—Month	$ 15,819	$ 16,836	$ 1,652,608	$ 1,849,963	48,273	45,931	$ 9.57	$ 9.10	$34,235	$40,277	$328	$367	106%	112%	95%	95%	118%	112%	Group 1—Month
Year to date	$110,217	$113,639	$11,483,930	$11,926,308	336,970	326,176	$ 9.60	$ 9.53	$34,080	$36,564	$327	$348	103%	104%	97%	99%	107%	106%	Year to date
Group 2—Month	$ 3,755	$ 4,597	$ 436,794	$ 584,130	10,634	11,256	$ 8.60	$ 7.87	$41,075	$51,895	$353	$408	122%	134%	106%	92%	126%	116%	Group 2—Month
Year to date	$ 27,875	$ 29,877	$ 3,070,836	$ 3,681,762	77,193	77,543	$ 9.08	$ 8.11	$39,781	$47,480	$361	$385	107%	120%	100%	89%	119%	107%	Year to date
Group 3—Month	$ 1,340	$ 2,012	$ 159,897	$ 298,651	4,637	4,969	$ 8.38	$ 6.74	$34,483	$60,103	$289	$405	150%	187%	107%	80%	174%	140%	Group 3—Month
Year to date	$ 9,243	$ 11,442	$ 1,005,039	$ 1,669,179	30,975	33,197	$ 9.20	$ 6.85	$32,447	$50,281	$298	$345	124%	166%	107%	74%	155%	116%	Year to date

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	117%	116%	101%	103%	109%	111%
Group	113%	155%	—	—	—	—
Industrial	48%	55%	—	—	—	—
CANADA						
Ordinary	117%	112%	100%	100%	108%	105%
Group	74%	108%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

CANADA

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618	37,055	117
May	30,764	34,282	111
June	31,217	38,445	123
July	30,373	35,776	118
August	29,348	34,420	117
September	30,635		
October	34,215		
November	30,751		
December	39,837		
Year total	$371,113		
Year to date	$235,675	$274,335	116%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201	1,267	105
May	1,168	1,166	100
June	1,190	1,261	106
July	1,142	1,124	98
August	1,133	1,147	101
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	9,157	9,473	103%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 647,398	$5,199,052	119%	120%
Alaska	65,338	533,728	123	114
Arizona	465,985	3,631,564	117	119
Arkansas	275,575	2,204,721	113	117
California	4,127,246	31,573,547	129	119
Colorado	584,588	4,880,769	104	119
Connecticut	550,435	4,219,263	128	118
Delaware	90,985	752,308	122	118
D.C.	95,840	807,413	106	103
Florida	1,693,927	13,124,697	123	122
Georgia	1,054,502	7,928,590	122	116
Hawaii	206,703	1,468,987	138	114
Idaho	147,632	1,221,411	122	116
Illinois	1,660,193	13,854,369	115	111
Indiana	782,035	6,120,970	118	116
Iowa	483,149	3,846,549	117	117
Kansas	417,562	3,214,625	123	117
Kentucky	391,136	3,362,986	113	112
Louisiana	844,218	6,577,622	127	125
Maine	114,607	931,961	117	107
Maryland	642,357	5,138,064	116	119
Massachusetts	727,101	5,866,999	118	115
Michigan	879,990	7,451,652	113	110
Minnesota	581,108	4,713,594	108	111
Mississippi	340,172	2,780,486	112	128
Missouri	666,826	5,345,219	110	115
Montana	$ 102,640	$ 881,383	111%	112%
Nebraska	322,172	2,516,020	121	121
Nevada	129,699	1,016,647	97	112
New Hampshire	127,905	1,040,474	117	113
New Jersey	1,118,550	8,854,709	113	110
New Mexico	185,665	1,460,937	127	114
New York	2,046,556	17,703,350	109	114
North Carolina	857,092	6,848,909	116	117
North Dakota	113,623	1,006,446	124	112
Ohio	1,431,502	11,856,849	115	112
Oklahoma	559,266	4,517,002	108	124
Oregon	358,373	2,739,810	123	115
Pennsylvania	1,382,502	11,420,442	99	108
Rhode Island	176,889	1,272,834	142	118
South Carolina	477,216	3,733,007	112	115
South Dakota	123,769	973,269	128	114
Tennessee	648,569	5,327,405	109	116
Texas	2,909,778	22,827,669	121	123
Utah	389,918	2,754,353	141	131
Vermont	57,645	473,755	114	106
Virginia	910,716	6,970,085	121	120
Washington	591,532	4,676,164	121	116
West Virginia	191,244	1,455,774	113	112
Wisconsin	611,578	4,654,918	112	110
Wyoming	59,312	601,711	111	110
U.S. TOTAL	$34,420,319	$274,335,068	117%	116%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172	16,670	137
August	15,023	17,043	113
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$100,976	$156,920	155%

*Includes $40,000 million FEGLI

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257	133	52
August	273	131	48
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$2,414	$1,318	55%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592	284,233	20,291,956	23,909,752	705,776	691,449	12.79	11.89	28,751	34,579	368	411	109	118	98	93	120	112	July
August	248,132	271,493	19,629,334	23,026,171	701,690	700,086	12.64	11.79	27,974	32,890	354	388	109	117	100	93	118	110	August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								**Year total**
Year to date	$2,016,378	$2,241,639	$157,721,801	$184,253,259	5,630,588	5,808,932	$12.78	$12.17	$28,012	$31,719	$358	$386	111%	117%	103%	95%	113%	108%	**Year to date**

124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 196,414	$ 208,417	$ 15,867,326	$ 19,122,277	405,566	395,190	$12.38	$10.90	$39,124	$48,388	$484	$527	106%	121%	97%	88%	124%	109%	**Month**
Year to date	$1,620,024	$1,769,799	$128,429,692	$152,891,975	3,451,158	3,414,500	$12.61	$11.58	$37,214	$44,777	$469	$518	109%	119%	99%	92%	120%	110%	**Year to date**
Group 1—Month	$ 121,287	$ 128,866	$ 9,583,433	$ 11,656,792	259,279	249,376	$12.66	$11.06	$36,962	$46,744	$468	$517	106%	122%	96%	87%	126%	110%	Group 1—Month
Year to date	$1,030,266	$1,108,289	$ 79,067,013	$ 92,926,992	2,205,581	2,163,602	$13.03	$11.93	$35,849	$42,950	$467	$512	108%	118%	98%	92%	120%	110%	Year to date
Group 2—Month	$ 40,576	$ 39,576	$ 3,049,201	$ 3,243,814	66,389	62,557	$13.31	$12.20	$45,929	$51,854	$611	$633	98%	106%	94%	92%	113%	104%	Group 2—Month
Year to date	$ 305,442	$ 332,782	$ 23,458,069	$ 26,676,520	556,327	541,991	$13.02	$12.47	$42,166	$49,219	$549	$614	109%	114%	97%	96%	117%	112%	Year to date
Group 3—Month	$ 18,056	$ 21,778	$ 1,613,665	$ 2,257,025	40,832	42,272	$11.19	$ 9.65	$39,520	$53,393	$442	$515	121%	140%	104%	86%	135%	117%	Group 3—Month
Year to date	$ 153,874	$ 180,789	$ 13,260,467	$ 18,170,848	364,141	369,668	$11.60	$ 9.95	$36,416	$49,155	$423	$489	117%	137%	102%	86%	135%	116%	Year to date
Group 4—Month	$ 11,039	$ 11,685	$ 1,050,965	$ 1,228,440	22,622	21,799	$10.50	$ 9.51	$46,458	$56,353	$488	$536	106%	117%	96%	91%	121%	110%	Group 4—Month
Year to date	$ 86,484	$ 98,295	$ 8,248,363	$ 9,411,832	189,154	187,953	$10.48	$10.44	$43,607	$50,075	$457	$523	114%	114%	99%	100%	115%	114%	Year to date
Group 5—Month	$ 3,138	$ 4,057	$ 314,641	$ 439,949	9,338	12,341	$ 9.97	$ 9.22	$33,695	$35,649	$336	$329	129%	140%	132%	92%	106%	98%	Group 5—Month
Year to date	$ 26,239	$ 30,630	$ 2,489,733	$ 3,348,235	82,901	93,543	$10.54	$ 9.15	$30,033	$35,794	$317	$327	117%	134%	113%	87%	119%	103%	Year to date
Group 6—Month	$ 2,318	$ 2,455	$ 255,421	$ 296,257	7,106	6,845	$ 9.08	$ 8.29	$35,944	$43,281	$326	$359	106%	116%	96%	91%	120%	110%	Group 6—Month
Year to date	$ 17,719	$ 19,014	$ 1,906,047	$ 2,357,548	53,054	57,743	$ 9.30	$ 8.07	$35,927	$40,828	$334	$329	107%	124%	109%	87%	114%	99%	Year to date

22 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 49,696	$ 59,954	$ 3,700,351	$ 3,836,367	274,502	275,021	$13.43	$15.63	$13,480	$13,949	$181	$218	121%	104%	100%	116%	103%	120%	**Month**
Year to date	$ 382,892	$ 446,152	$ 28,834,559	$ 30,761,560	2,027,382	2,137,264	$13.28	$14.50	$14,223	$14,393	$189	$209	117%	107%	105%	109%	101%	111%	**Year to date**
Group 7—Month	$ 26,960	$ 31,279	$ 2,278,795	$ 2,211,247	105,653	104,142	$11.83	$14.15	$21,569	$21,233	$255	$300	116%	97%	99%	120%	98%	118%	Group 7—Month
Year to date	$ 210,122	$ 247,253	$ 17,992,137	$ 18,308,105	829,813	875,233	$11.68	$13.51	$21,682	$20,918	$253	$282	118%	102%	105%	116%	96%	111%	Year to date
Group 8—Month	$ 11,440	$ 12,807	$ 627,610	$ 781,069	79,415	70,644	$18.23	$16.40	$ 7,903	$11,056	$144	$181	112%	124%	89%	90%	140%	126%	Group 8—Month
Year to date	$ 89,639	$ 101,940	$ 5,329,672	$ 6,378,888	600,701	610,712	$16.82	$15.98	$ 8,872	$10,445	$149	$167	114%	120%	102%	95%	118%	112%	Year to date
Group 9—Month	$ 11,296	$ 15,868	$ 793,946	$ 844,051	89,434	100,235	$14.23	$18.80	$ 8,877	$ 8,421	$126	$158	140%	106%	112%	132%	95%	125%	Group 9—Month
Year to date	$ 83,131	$ 96,959	$ 5,512,750	$ 6,074,567	596,868	651,319	$15.08	$15.96	$ 9,236	$ 9,327	$139	$149	117%	110%	109%	106%	101%	107%	Year to date

Weekly premium ordinary

Month	$ 2,022	$ 3,122	$ 61,657	$ 67,527	21,622	29,875	$32.79	$46.23	$ 2,852	$ 2,260	$ 94	$105	154%	110%	138%	141%	79%	112%	**Month**
Year to date	$ 13,462	$ 25,688	$ 457,550	$ 599,724	152,048	257,168	$29.42	$42.83	$ 3,009	$ 2,332	$ 89	$100	191%	131%	169%	146%	78%	112%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136	3,402,618	109	92,069	90,145	98
May	3,061,616	3,405,245	111	89,813	90,090	100
June	3,239,525	3,851,365	119	94,302	96,409	102
July	2,996,466	3,665,004	122	87,109	86,845	100
August	2,631,786	3,078,151	117	72,363	72,160	100
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$23,445,957	$26,313,760	112%	681,595	681,350	100%

Face Amount by Province (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alberta	$ 426,695	$ 3,377,931	136%	121%
British Columbia	319,798	2,769,606	107	107
Manitoba	114,661	969,044	114	106
New Brunswick	56,944	493,384	110	99
Newfoundland	37,506	297,243	146	129
Nova Scotia	60,316	574,792	110	108
Ontario	1,015,097	8,637,250	118	111
Prince Edward Is.	12,454	92,531	201	124
Quebec	944,131	8,352,880	113	114
Saskatchewan	90,549	749,099	105	107
Canada total	$3,078,151	$26,313,760	117%	112%

GROUP

	Face Amount (in thousands)		
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,719	2,240,971	97
July	1,689,295	1,493,753	88
August	2,153,086	1,602,991	74
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$13,258,573	$14,380,573	108%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980 Annualized premium	1981/1980 Face amount	1981/1980 Number of policies	1981/1980 Premium per $1,000	1981/1980 Average size policy	1981/1980 Premium per policy	
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981							
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440	23,051	2,308,760	2,567,114	66,551	66,352	9.29	8.98	34,692	38,689	322	347	108	111	100	97	112	108	April
May	21,109	22,291	2,266,562	2,533,089	65,046	65,228	9.31	8.80	34,846	38,834	325	342	106	112	100	95	111	105	May
June	23,300	24,831	2,451,470	2,868,269	69,449	69,504	9.50	8.66	35,299	41,268	335	357	107	117	100	91	117	107	June
July	20,914	23,445	2,249,299	2,732,744	63,544	62,156	9.30	8.58	35,398	43,966	329	377	112	121	98	92	124	115	July
August	17,998	19,404	1,956,119	2,306,481	52,059	51,465	9.20	8.41	37,575	44,816	346	377	108	118	99	91	119	109	August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								**Year total**
Year to date	$165,333	$174,362	$17,515,924	$19,583,730	497,197	488,381	$ 9.44	$ 8.90	$35,229	$40,099	$333	$357	105%	112%	98%	94%	114%	107%	**Year to date**
Group 1—Month	$ 13,372	$ 13,820	$ 1,422,302	$ 1,548,060	38,581	37,316	$ 9.40	$ 8.93	$36,865	$41,485	$347	$370	103%	109%	97%	95%	113%	107%	Group 1—Month
Year to date	$123,589	$127,459	$12,906,232	$13,474,368	375,551	363,492	$ 9.58	$ 9.46	$34,366	$37,069	$329	$351	103%	104%	97%	99%	108%	107%	Year to date
Group 2—Month	$ 3,434	$ 3,998	$ 395,465	$ 518,286	9,516	9,889	$ 8.68	$ 7.71	$41,558	$52,410	$361	$404	116%	131%	104%	89%	126%	112%	Group 2—Month
Year to date	$ 31,309	$ 33,875	$ 3,466,301	$ 4,200,048	86,709	87,432	$ 9.03	$ 8.07	$39,976	$48,038	$361	$387	108%	121%	101%	89%	120%	107%	Year to date
Group 3—Month	$ 1,192	$ 1,586	$ 138,352	$ 240,135	3,962	4,260	$ 8.62	$ 6.60	$34,920	$56,370	$301	$372	133%	174%	108%	77%	161%	124%	Group 3—Month
Year to date	$ 10,435	$ 13,028	$ 1,143,391	$ 1,909,314	34,937	37,457	$ 9.13	$ 6.82	$32,727	$50,973	$299	$348	125%	167%	107%	75%	156%	116%	Year to date

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